

United States Bankruptcy Court  
District of South DakotaIn re:  
Ian Lafayette Fleming  
Theresa Marie Fleming  
DebtorsCase No. 20-40094-CLN  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 43

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 01, 2020.

db/jdb +Ian Lafayette Fleming, Theresa Marie Fleming, 813 N Savannah Drive,  
Sioux Falls, SD 57103-6614

aty Stephanie C. Bengford, Assistant U.S. Attorney, P.O. Box 2638,  
Sioux Falls, SD 57101-2638

1451763 +AMI Accounts Management, Inc., PO Box 1843, Sioux Falls, SD 57101-1843

1451761 +Accounts Management, PO Box 1843, Sioux Falls, SD 57101-1843

1451764 +Anesthesia Associates, P.O. Box 2756, Sioux Falls, SD 57101-2756

1451765 +Avera McGreevy Clinic, P.O. Box 86430, Sioux Falls, SD 57118-6430

1451766 +Avera McKennan Hospital, P.O. Box 5045, Sioux Falls, SD 57117-5045

1451767 Avera Medical Group, PO Box 86370, Sioux Falls, SD 57118-6370

1451768 +Avera Radiology, 1325 S. Cliff Avenue, Sioux Falls, SD 57105-1007

1451769 +Avera University Psychology, 4400 West 69th St. Suite 150, Sioux Falls, SD 57108-8171

1451778 +Credit Collections Bureau, PO Box 90508, Sioux Falls, SD 57109-0508

1451779 +Davis Independant OBGYN Care, 414 W. 18th St., Sioux Falls, SD 57104-4810

1451781 +Falls Community Health, 521 N. Main Avenue - Suite 100, Sioux Falls, SD 57104-5947

1451782 +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184

1451786 +National Enterprise Systems, 2479 Edison BLVD, Unit A, Twinsburg, OH 44087-2476

1451787 Orthopedic Institute, 810 East 23rd Street, PO Box 5116, Sioux Falls, SD 57117-5116

1451788 +Pennymac Loan Services, Correspondence Unit/Bankruptcy, PO Box 514387,  
Los Angeles, CA 90051-4387

1451789 +Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846

1451790 +Rausch Sturm, 7300 147th Street West Suite 307, Apple Valley, MN 55124-7580

1451792 SD Department of Labor and Regulation, Reemployment Assistance Division, PO Box 4730,  
Aberdeen, SD 57402-4730

1451791 Sanford, PO Box 5074, Sioux Falls, SD 57117-5074

1451794 Stronghold Counseling Services, 4300 S. Louise Ave., Suite 201, Sioux Falls, SD 57106-3124

1451797 +US Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121

1451796 +US Department of Education/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: katie.johnsonlaw@gmail.com Mar 31 2020 00:53:02 Katie L. Johnson,  
Law Solutions Chicago, LLC, PO Box 136, Beresford, SD 57004

tr EDI: BLAPIERCE.COM Mar 31 2020 04:38:00 Lee Ann Pierce, P.O. Box 524,  
Brookings, SD 57006-0524

ust +E-mail/Text: ustpregion12.dm.ecf@usdoj.gov Mar 31 2020 00:53:22 James L. Snyder,  
210 Walnut Street, Room 793, Des Moines, IA 50309-2106

1451760 E-mail/Text: ebn@aaa-coll.com Mar 31 2020 00:53:42 AAA Collections, Inc., PO Box 881,  
Sioux Falls, SD 57101-0881

1451762 EDI: AFNIRECOVERY.COM Mar 31 2020 04:38:00 AFNI, 1310 Martin Luther King Drive,  
PO Box 3517, Bloomington, IL 61702-3517

1451770 +EDI: BANKAMER.COM Mar 31 2020 04:38:00 Bank of America, 4909 Savarese Circle,  
Fl1-908-01-50, Tampa, FL 33634-2413

1451772 +EDI: CAPITALONE.COM Mar 31 2020 04:38:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281

1451771 +EDI: CAPITALONE.COM Mar 31 2020 04:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285

1451773 +EDI: CAPITALONE.COM Mar 31 2020 04:38:00 Capital One NA, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285

1451775 +EDI: CITICORP.COM Mar 31 2020 04:38:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
PO Box 790034, St Louis, MO 63179-0034

1451776 +EDI: WFNNB.COM Mar 31 2020 04:38:00 Comenity Bank/Ann Taylor Loft, Attn: Bankruptcy,  
PO Box 182125, Columbus, OH 43218-2125

1451777 +EDI: WFNNB.COM Mar 31 2020 04:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
PO Box 182125, Columbus, OH 43218-2125

1451793 E-mail/Text: tamie.brandt@state.sd.us Mar 31 2020 00:53:05 SD Division of Child Support,  
700 Governors Dr, Pierre, SD 57501

1451780 EDI: DIRECTV.COM Mar 31 2020 04:38:00 Direct TV, P.O. Box 5007,  
Carol Stream, IL 60197-5007

1451783 E-mail/Text: GOLFTBankruptcy@gatewayonlending.com Mar 31 2020 00:53:06  
Gateway One Lending & Finance, 3818 E Coronado, Anaheim, CA 92807

1451774 EDI: JPMORGANCHASE Mar 31 2020 04:38:00 Chase Card Services, PO Box 15369,  
Wilmington, DE 19850

1451784 EDI: CBSMASON Mar 31 2020 04:38:00 K. Jordan, PO Box 2809, Monroe, WI 53566-8009

1451785 +E-mail/Text: bncnotices@becket-lee.com Mar 31 2020 00:53:13 Kohls/Capital One,  
Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

1451795 +EDI: RMSC.COM Mar 31 2020 04:38:00 Synchrony Bank/JC Penneys, Attn: Bankruptcy,  
PO Box 956060, Orlando, FL 32896-0001

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0869-4

User: admin  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

James L. Snyder    ustpreion12.sx.ecf@usdoj.gov  
Katie L. Johnson    on behalf of Debtor Ian Lafayette Fleming katie.johnsonlaw@gmail.com,  
                                 notices@UpRightLaw.com  
Katie L. Johnson    on behalf of Joint Debtor Theresa Marie Fleming katie.johnsonlaw@gmail.com,  
                                 notices@UpRightLaw.com  
Lee Ann Pierce    brtrusteepierce@hotmail.com,    SD06@ecfcbis.com  
Stephanie C. Bengford    on behalf of Creditor    U.S. Department of Education  
                                 usasd.ecfbankruptcy@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1:	<u>Ian Lafayette Fleming</u>	Social Security number or ITIN:	xxx-xx-9844
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Theresa Marie Fleming</u>	Social Security number or ITIN:	xxx-xx-4172
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of South Dakota	Date case filed for chapter:	7 3/30/20
Case number:	20-40094		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ian Lafayette Fleming	Theresa Marie Fleming
2. All other names used in the last 8 years		
3. Address	813 N Savannah Drive Sioux Falls, SD 57103	813 N Savannah Drive Sioux Falls, SD 57103
4. Debtor's attorney Name and address	Katie L. Johnson Law Solutions Chicago, LLC PO Box 136 Beresford, SD 57004	Contact phone 605-763-8013
5. Bankruptcy trustee Name and address	Lee Ann Pierce P.O. Box 524 Brookings, SD 57006-0524	Contact phone 605-692-9415 Email brtrusteepierce@hotmail.com

For more information, see page 2 &gt;

Debtor **Ian Lafayette Fleming** and **Theresa Marie Fleming**Case number **20-40094**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.sdb.uscourts.gov">www.sdb.uscourts.gov</a> .	Frederick M. Entwistle Clerk of the Bankruptcy Court 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851	Hours: Monday–Friday 8:00 am–5:00 pm Contact phone 605–357–2400 Date: 3/30/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 1, 2020 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Conference call dial in 877–771–9917, passcode 1352335#</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7); or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under 11 U.S.C. § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	